



Viral (Vic) Joshi
Branch Manager/
Mortgage Consultant
(510) 655-2868
DRE #01242935
NMLS #244388

Copyright © 2018-2021 Vic Joshi, NMLS #244388, DRE #01242935
This licensee is performing acts for which a real estate license is required. C2 Financial Corporation is licensed by the California Department of Real Estate, Broker #01821025; NMLS #135622, with headquarters at 10509 Vista Sorrento Pkwy #200, San Diego, CA 92121. C2 Financial Corporation is an Equal Opportunity Mortgage Broker/Lender. C2 Financial Corporation is approved to originate VA and FHA loans, and has the ability to broker such loans to VA and FHA approved lenders. C2 Financial Corporation is not acting on behalf of or at the direction of HUD/FHA or the VA. Loan approval is not guaranteed and is subject to lender review of information. A loan is only approved when a lender issues approval in writing. Specified rates may not be available for all borrowers. Rates are subject to change with market conditions. The services referred to herein are not available to persons located outside the state of California.



PRESORTED
STANDARD
U.S. POSTAGE
PAID
MONUMENT, CO
80132
PERMIT #57

(Continued from page 1)

which is part of the Revillagigedo Islands 285 miles southwest of the tip of Baja California. Leaving from the harbor at Cabo San Lucas, it was a 26-hour ride to this location, the first of many dive sites in this volcanic archipelago known for its largest island, Socorro Island. It is 5:45 AM here and the SCUBA diving will start at 7:15



AM, with four dives today running until 5 PM. These islands boast huge schools of sharks including hammerheads, Galapagos sharks, silver tips, white tips, black tips, silky sharks, and an occasional tiger shark. We will dive with 25-foot-wingspan pelagic manta rays, pods of bottlenose dolphins, and if we are lucky, whale sharks, the largest fish in the ocean.

After SCUBA diving with over 1,000 dives under my belt, I am finally able to dive one of the holy grails in the world of diving. I will send photos in the next newsletter and will post them to social media.



*As always, your mortgage guy,
Viral (Vic) Joshi
Home of Real Mortgage Advice*

Office: (510) 655-2868
Cell: (510) 853-2407
Fax: (510) 291-2824
Email: viral@vicjoshi.com
Website: vicjoshi.com

Vic's Mortgage Report

"Home of REAL Mortgage Advice"



My mission is to help buyers qualify for the best loan available for their circumstance. I spend a generous amount of time with each client to educate them about how the mortgage industry works, through free "Mortgage 101" consultations, so they can make good decisions and get the best loan possible. I've revamped my website to give clients the best resources to supplement my consultations.

When I'm not doing loans, I'm an avid scuba diver and certified Rescue Diver. Eventually I'd like to become a dive instructor, so I can share the joys of this ocean sport with others.

I give back to the Monterey Bay Aquarium, Divers Alert Network (DAN), and the National Outdoor Leadership School (NOLS). I'm also a longtime Warriors fan with season tickets that I frequently share with associates and clients.

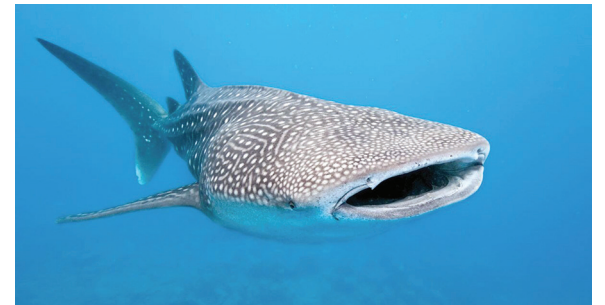


Office: (510) 655-2868
Cell: (510) 853-2407
Fax: (510) 291-2824
Email: viral@vicjoshi.com
Website: vicjoshi.com

"Diving with Giants"

Hi Friends,

Mortgage interest rates have moved slightly lower since my last update, due to a decrease in the 10-year treasury and 30-year bond yields. As of April 16th, 2021, Rates were .25% lower than they were the same time a year ago and .25% higher than they were on February 11th, 2021. The markets continue to be volatile and there promises to be more inflationary pressure in May and June of 2021, which will likely cause mortgage rates to rise up again.



my loan processor, **Althea Huber** at **AHuber@c2financialcorp.com, 949-449-3966**.

As I write this update, I am on a live aboard SCUBA dive ship anchored off the coast of San Benedicto Island,
(Continued on back page)

Contents...

- **From the Inside...**
"I have some student loan debt. How will that affect me getting a mortgage?"
- What You Should Look For While House Hunting!
- Take These Steps Toward Mortgage Approval!

...And More Stuff Every Homeowner Should Know